

LET'S TALK MONEY[®]

Article Summary

March/April 2019

Important Date

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January 15, 2019
for new subscriptions

January 21, 2019
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Standard Financial Topics

[COVER PAGE]

Save Taxes Now or Later

As federal and state tax filing deadlines approach, you may naturally wonder how to minimize your taxes. Traditional and Roth IRAs are two options that may minimize your total tax bill for 2018 and beyond, and you can open one for tax year 2018 up to the tax filing deadline in 2019.

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Keeping Your Retirement on Track

Has life thrown you a curveball and knocked your retirement expectations off track? With the help of a financial professional, you may be able to find alternatives to most financial setbacks and get back on track. Here are some post-retirement challenges and their potential solutions.

Legacy/Insurance Planning

[COVER PAGE]

Unmarried with Children

Pew Research Center analysis of 2017 census data found that one in four parents was unmarried, a sharp increase in recent years. More parents also have unmarried partners than in the past, which doesn't change the fact that most parents — especially unmarried ones — should have life insurance.

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Life Changing? Revisit Life Insurance

From marriage to retirement, life's events will likely alter your life insurance needs. How much life insurance do you need and why do you need it at various times in your life? Let's take a look at some of life's stages and how life insurance may play a role during these times.

Small Business Needs

[COVER PAGE]

One BIG Last-Minute Tax Break

While some small business owners may worry about getting tax payments out promptly, many don't take time to figure out ways to minimize taxes and plan for future financial goals. If you are self-employed or own a business, a Simplified Employee Pension IRA (SEP-IRA) can be one way to accomplish these twin goals.

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Reduce Costs and Increase Profits

Every business owner wants a leaner company with increased profits, but finding areas where you can cut costs can be difficult.

Retirement Planning

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Making a Roth IRA Conversion

If you're nearing or in retirement and concerned that income tax rates will rise, you may want to convert a portion or all of your taxable retirement plan assets to a tax-free Roth IRA.

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Avoid These Retirement Planning Mistakes

It's easy to put things off until tomorrow, especially when that tomorrow is years away. This attitude is just one of many ways we can derail or delay saving for retirement. Familiarize yourself with some of these mistakes to avoid.

Inside Articles

2018 Tax Changes: Coming and Going

As the filing deadline nears for your 2018 federal tax return, it may be helpful to brush up on changes that can affect how much you pay. Some of the changes cited below are subject to income limits and other qualifications, so check with your tax professional to learn about these and other changes to your 2018 return. Also beware that many individual changes will expire in 2026.

Spring-Clean Your Finances

Now is not only a good time to spring-clean your house, but to take care of financial matters you may have put off. Here are key tasks to get you started.

Five Credit(able) Steps to Higher Credit Score

Your credit score is often the driver when looking for the best deal on a credit card or auto loan. Here are some steps to help increase your credit score.

Get Organized

Organizing your financial records can help you find what you need this tax season. Begin by understanding how long you need to keep tax and financial records, courtesy of the IRS.